

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: JASON B. CAVANAUGH	§	Case No. 1:21-bk-01678
DEMI L. CAVANAUGH	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/29/2021.
- 2) The plan was confirmed on 03/22/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/12/2023, 10/25/2023, 12/03/2024, 01/22/2025.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/14/2023, 11/05/2024, 03/11/2025.
- 5) The case was dismissed on 04/16/2025.
- 6) Number of months from filing or conversion to last payment: 37.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$48,595.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 8,481.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 8,481.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 6,376.20	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 622.67	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,998.87</b>
Attorney fees paid and disclosed by debtor(s):	\$ 513.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
E. HALEY ROHRBAUGH	Lgl	0.00	NA	NA	6,376.20	0.00
HUNTINGTON NATIONAL BANK	Sec	18,761.00	37,769.40	16,823.78	774.88	0.00
HUNTINGTON NATIONAL BANK	Uns	0.00	18,884.70	4,734.70	0.00	0.00
AMERICAN EXPRESS NATIONAL	Uns	5,474.00	5,474.31	5,474.31	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	341.00	356.83	356.83	0.00	0.00
MIDLAND CREDIT MGMT;	Uns	866.00	856.21	856.21	0.00	0.00
YORK ADAMS TAX BUREAU	Pri	0.00	707.25	707.25	707.25	0.00
CAPITAL ONE BANK	Uns	8,212.00	8,212.83	8,212.83	0.00	0.00
WELLS FARGO	Uns	2,851.00	2,851.35	2,851.35	0.00	0.00
PENNYMAC LOAN SERVICES, LLC	Sec	158,753.00	NA	NA	0.00	0.00
CHASE BANK USA	Uns	1,080.00	1,080.03	1,080.03	0.00	0.00
KOHL'S C/O PERITUS PORTFOLIO	Uns	618.00	622.18	622.18	0.00	0.00
HYUNDAI CAPITAL AMERICA	Sec	31,652.00	31,247.62	0.00	0.00	0.00
MEMBER FIRST FED. CREDIT	Uns	1,900.00	1,904.65	1,904.65	0.00	0.00
MEMBER FIRST FED. CREDIT	Uns	1,396.00	1,447.64	1,447.64	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	218.00	245.47	245.47	0.00	0.00
ECMC	Uns	0.00	26,816.71	26,816.71	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	881.00	866.37	866.37	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SERVICES	Uns	7,938.00	8,805.46	8,805.46	0.00	0.00
SYNCHRONY BANK	Uns	0.00	618.69	618.69	0.00	0.00
BBVA USA	Uns	33,567.00	35,732.41	35,732.41	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	NA	NA	0.00	0.00
AFFIRM	Uns	476.00	NA	NA	0.00	0.00
CREDIT ONE	Uns	206.00	NA	NA	0.00	0.00
TARGET	Uns	587.00	NA	NA	0.00	0.00
E. HALEY ROHRBAUGH	Lgl	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 16,823.78	\$ 774.88	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 16,823.78	\$ 774.88	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 707.25	\$ 707.25	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 707.25	\$ 707.25	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 100,625.84	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,998.87	
Disbursements to Creditors	\$ 1,482.13	
<b>TOTAL DISBURSEMENTS:</b>		\$ 8,481.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/29/2025

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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